

CERTIFICATE OF TRUST

Name of Trust: Sally S. Ray Revocable Living Trust

Name and Address of Trustee: Sally S. Ray and Larry Joe Ray, Trustees
4592 Spring Meadow Way North
Olive Branch, MS 38654

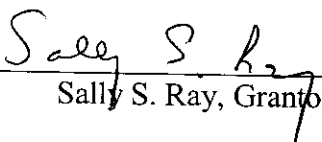
Name and Address of Grantor: Sally S. Ray
4592 Spring Meadow Way North
Olive Branch, MS 38654

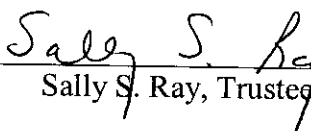
All Trustees, (including Successors) have the power under the Trust and applicable law to enter into all types of transactions, including but not limited to purchases and sales.

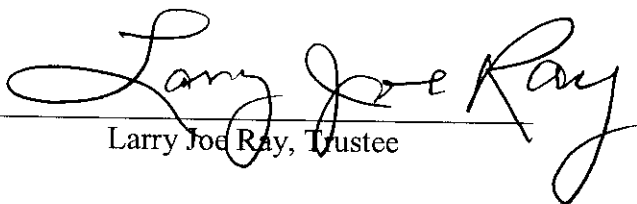
We anticipate that Trust will be terminated in forty years.

The legal description of all interests in real property owned by or conveyed to the trust is as follows:

See Attached Schedule


Sally S. Ray, Grantor


Sally S. Ray, Trustee


Larry Joe Ray, Trustee

STATE OF TENNESSEE)
COUNTY OF SHELBY)

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Sally S. Ray, Grantor, to me known to be the person described in and who executed the foregoing instrument and acknowledged that she executed the same for the purposes therein contained.

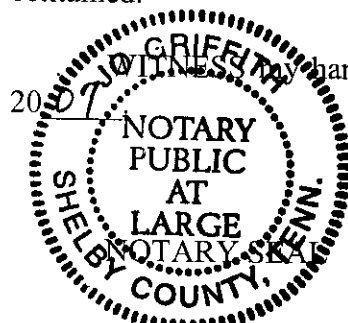


WITNESS my hand and Notarial Seal at office this 16th day of February,

Jo Griffith
Notary Public

STATE OF TENNESSEE)
COUNTY OF SHELBY)

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Sally S. Ray, Trustee, to me known to be the person described in and who executed the foregoing instrument and acknowledged that she executed the same for the purposes therein contained.



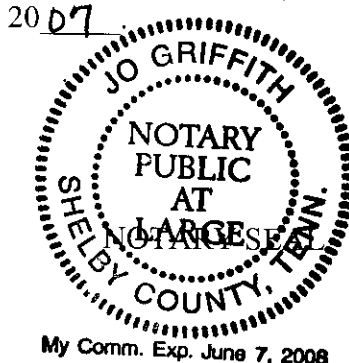
WITNESS my hand and Notarial Seal at office this 16th day of February,

Jo Griffith
Notary Public

STATE OF TENNESSEE)
COUNTY OF SHELBY)

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Larry Joe Ray, to me known to be the person described in and who executed the foregoing instrument and acknowledged that he executed the same for the purposes therein contained.

WITNESS my hand and Notarial Seal at office this 16th day of February,



Jo Griffith
Notary Public

CERTIFICATE OF TRUST
FOR
SALLY S. RAY

Description of Property Transferred

Lot 10, Spring Place Estates, situated in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 87, Page 36-39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

This document prepared by and return to:

Frederick T. Stukenborg
4646 Poplar, Suite 419
Memphis, Tennessee 38117
(901) 843-7688